user report requests and sending reports created in response to the received requests and additional on-line user input, wherein said processor terminal comprises:

a view manager arranged to generate a set of function commands which can be selectively launched by user input to graphically display a list of available views each of which contains a report relating to particular user information stored in a database, create a new view and report, and edit a view and report; and

a data manager arranged to relate data maintained separately from the database and input by a user with the user's billing and inventory data for display as part of a requested report.

8. (Twice Amended) A method for generating an on-line report containing user billing and inventory information in response to an inquiry from a user computer terminal via an on-line connection, said method comprising:

generating a graphical user interface for on-line access by the user, said graphical user interface providing a set of function commands which can be selectively launched to graphically display a list of available views each of which contains a report relating to particular user information stored in a database, create a new view and report, edit a view and report, allow input of user defined data and data separately maintained from the database, and relate the separately maintained data with the user's billing and inventory data for display in a report;

creating a report based on user responses to the set of commands; and

sending the created report to the user terminal via the on-line connection.